## We claim:

1. A method for wireless gaming using a wireless terminal over a wireless network, said method comprising:

verifying and recording a player's age when providing general authorization to access a wireless lottery gateway;

verifying a player's age when providing new prepaid credit to be maintained in a prepaid credit account associated with the player and used with the wireless lottery gateway;

requiring entry of an access code to access said wireless lottery gateway through the wireless terminal;

requiring entry of a personal identification number to access said prepaid credit account;

determining a player's location based on the wireless terminal;

allowing access to games based on a player's recorded age, determined location, and authorized access to said prepaid credit account;

notifying a player when they have won; and

providing means for a player to verify that the player has won by at least one of:

presentation of a prepaid credit account number used to play the winning game and the associated personal identification number;

presentation of a reference number provided with winning notification and the wireless terminal used to play the game; and

presentation of photo identification and wireless network account information for verifying ownership of the wireless terminal used to play the game.

2. A method for wireless gaming over a wireless network, said method comprising:

determining and recording that a player is generally authorized to engage in lottery games and provisioning a wireless terminal with a lottery application program, said lottery application program including an access code;

providing a registry of lotto cards, each lotto card including a lotto card number and a personal identification number and having a predetermined value, where, at the time of providing said lotto card to the player, a determination is made that the player is generally authorized to engage in said lottery games;

requesting entry of said access code into said wireless terminal upon activation of said lottery application program;

verifying said access code;

allowing access to a lottery gateway through said wireless terminal and the wireless network based on said verification of said access code:

determining if a lotto card number having value available has been registered for said wireless terminal and:

if not, requesting entry of a lotto card number having value available and personal identification number associated therewith, verifying said lotto card number and personal identification number and registering said lotto card number for said wireless terminal; and

if so, requesting entry of a personal identification number associated with a registered lotto card number and verifying said personal identification number;

determining a value available for said registered lotto card number;

determining a geographic location of said wireless terminal; and

providing access to play one or more lottery games of one or more lottery game providers based on said recorded determination that a player is generally authorized to engage in

lottery games, said determined location, and said value available for said registered lotto card number.

- 3. The method according to claim 2, wherein said determining and recording that a player is generally authorized to engage in said lottery games comprises determining and recording said player's age.
- 4. The method according to claim 2, wherein said wireless lottery providers are lottery providers subject to governmental regulation.
- 5. The method according to claim 2, wherein said providing access to play one or more lottery games comprises:

receiving information regarding a game to be played and information required for the game;

communicating the game to be played and the information required for the game to a lottery server of said one or more lottery providers;

receiving confirmation information of the game played and the information transmitted from said lottery server; and

recording said confirmation information in a database related to said lottery card number.

- 6. The method according to claim 5, further comprising communicating said confirmation to said wireless terminal.
- 7. The method according to claim 5, further comprising:

receiving information about winning plays from a lottery provider; and informing a winning player of their winning.

8. The method according to claim 7, further comprising:

periodically reminding said winning player to collect their winnings.

- 9. The method according to claim 7, further comprising:
  - providing the lottery provider with information for verifying an identity of said winning player.
- 10. The method according to claim 7, wherein said winning player verifies their win to the lottery provider by at least one of:

presentation of a lotto card used to play the winning game and the associated personal identification number;

presentation of a reference number provided with winning notification and said wireless terminal used to play the lottery game; and

presentation of photo identification and wireless network account information.

- 11. The method according to claim 2, wherein said wireless terminal is provisioned for game play by an authorized dealer at the time said wireless terminal is first provided to said player.
- 12. The method according to claim 2, wherein said access code can be changed by said player.
- 13. The method according to claim 2, wherein said lottery application program comprises a graphical user interface.
- 14. A wireless gaming system for playing lottery games over a wireless network comprising:
  - a lottery application program for running on a wireless terminal for allowing access to said wireless gaming system upon entering a valid access code on the wireless terminal;
  - a lotto card including a lotto card number and a personal identification number;
  - a wireless lottery services gateway in communication with said wireless terminal and lottery application program through said wireless network, said wireless lottery services gateway comprising:

means for communicating with at least one of said wireless terminal and said wireless network to determine a geographical location of a player; and

a mobile lottery terminal gateway in communication with said wireless lottery services gateway and with a lottery server for a lottery game, said mobile lottery terminal gateway comprising:

a database for storing lotto card numbers, personal identification numbers and game play information;

means for verifying said personal identification number prior to play; and means for communicating with said lottery server to conduct lottery game play; and

means to determine lotteries that the player is authorized to play and to provide information about such determined lotteries to said wireless terminal for the player to play.

- 15. The wireless gaming system according to claim 14, wherein said mobile lottery terminal gateway appears substantially the same as a conventional lottery terminal of said lottery server to said lottery server.
- 16. The wireless gaming system according to claim 14, further comprising said lottery server for a lottery game.
- 17. The wireless gaming system according to claim 14, further comprising said wireless network.
- 18. The wireless gaming system according to claim 14, further comprising said wireless terminal.
- 19. The wireless gaming system according to claim 14, wherein said wireless lottery services gateway further comprises a database for storing wireless terminal identifiers and associated access codes.
- 20. The wireless gaming system according to claim 16, wherein said lottery server is in secure communication with one or more conventional lottery terminals.
- 21. The wireless gaming system according to claim 14, wherein said lotto card further comprises a bar code and human readable code representing said lotto card number.

- 22. The wireless gaming system according to claim 14, wherein said personal identification number is physically detachable from said lotto card and lotto card number.
- 23. A wireless gaming system for playing lottery games over a wireless network using a wireless terminal in communication with said wireless network, said wireless gaming system comprising:

a wireless lottery gateway that is in communication with the wireless network and a lottery server;

a lottery application program on the wireless terminal, wherein provisioning of said lottery application program to said wireless terminal includes recording of a user's age;

means for allowing said wireless terminal to access said wireless lottery gateway only upon entry of and verification of an access code associated with at least one of said wireless terminal and said lottery application program;

means for entering prepaid account information into said wireless terminal for storage in said wireless lottery gateway for future game play, said prepaid account information including a prepaid account number and a personal identification number;

means for distributing lotto cards, each lotto card including a lotto card number and a personal identification number, said means of distributing further comprising means for determining that a player is generally authorized to engage in lottery games;

means for determining a location of said wireless terminal;

means for allowing said wireless lottery gateway to securely access one or more lottery servers that host one or more lottery games;

means for allowing a user of said wireless terminal to select a lottery game to play based on said recorded user's age, said determined location, and verification of a valid personal identification number for a prepaid account associated with said wireless terminal;

means for recording game information about a lottery game played by said user on at least one of said wireless lottery gateway and said mobile terminal to later determine if a user of said wireless terminal is a winner of a lottery game played;

means for determining if a user of said wireless terminal is a winner of a lottery game played; and

means for notifying said winner to collect winnings.

24. The wireless gaming system according to claim 23, wherein said wireless lottery gateway comprises:

a wireless lottery services gateway in communication with said wireless terminal through said wireless network, said wireless lottery services gateway comprising a database for recording at least said user's age and also comprising means for interfacing with said wireless network provider and said means for determining a location of said wireless terminal through communication with at least one of said wireless terminal and said wireless network; and

a mobile lottery terminal gateway in communication with said wireless lottery services gateway and to a lottery server for a lottery game, said mobile lottery terminal gateway comprising a database for storing prepaid account information and recording game information, means for verifying at least one of said prepaid account number and said personal identification number and means for communicating with said lottery server to conduct lottery game play,

wherein said wireless lottery services gateway and said mobile lottery terminal gateway are separate and maintain separate databases for user information and for prepaid account and game information, respectively to provide a division between a user's personal information and gaming information to protect user privacy.